

\$19,500.00

Frederick, Maryland

August 21, 1979

FOR VALUE RECEIVED, the undersigned promises to pay to JOHANNA ACE ZEILER, or order, the principal sum of NINETEEN THOUSAND FIVE HUNDRED DOLLARS (\$19,500.00) with interest from date at the rate of TEN PERCENT (10%) per annum on the unpaid balance, until paid. Principal and interest shall be payable to Johanna Ace Zeiler at 102 N. Court Street, Frederick, Maryland, 21701, in monthly installments of Two Hundred Nine Dollars and Fifty-Five Cents (\$209.55), principal and interest commencing on the 21st day of August, 1979 and on the 21st day of each and every month thereafter until the principal sum has been paid, except that the final payment of Fifteen Thousand Nine Hundred Thirty-Three Dollars and Thirty-Six Cents (\$15,933.36), together with accrued interest thereon, if not sooner paid, shall be due and payable on the 21st day of August, 1984.

Privilege is reserved to pay this debt in whole or in part in an amount equal to one or more monthly payments on the principal that are next due, prior to maturity, notwithstanding anything to the contrary herein.

The undersigned promises to pay a delinquent or late charge of two dollars (\$2.00) or one-twentieth (1/20th) of the total amount of any delinquent or late periodic installment of delinquent interest and principal only, whichever is greater; the delinquent or late charge shall not be imposed until the delinquency has extended for at least fifteen (15) days.

In the event of default in the payment of any such installment and the interest thereon, and if such payment is not made good within thirty (30) days from the date thereof, the holder of this note may exercise the option of treating the remainder of the debt as due and collectible. Failure to exercise this option shall not constitute a waiver of the right to exercise the same at any other time.

It is agreed that all principal and interest payments on this note need not be endorsed upon this note, but are to be recorded on an individual liability record held by the parties.

In the event of default in the payment of this note, and if the same is collected by an attorney at law, the undersigned agrees to pay all costs of collection, including a reasonable attorney's fee.

Presentment, protest and notice are hereby waived.

The undersigned also waives the benefit of any homestead exemption under the laws of Maryland.

This note is secured by a mortgage of even date herewith.

Douglas S. Scott (SEAL)
Douglas S. Scott

By Habit B
Filed April 21, 1981